

LEASE RENT DISCOUNTING

CHECKLIST OF DOCUMENTS

1. Borrower's KYC Documents

- Identity Proof (PAN Card, Aadhaar, Passport, Voter ID, Driving License)
- Address Proof (Aadhaar, Utility Bills, Passport, Rental Agreement)
- Passport-sized Photographs

2. Property Documents

- Registered Lease Agreement (with government/private entity)
- Lease Rental Receipts (last 6–12 months)
- Property Ownership Proof (if borrower is the lessor)
- NOC from the lessor (if borrower is the lessee)
- Municipal Tax Receipts (if applicable)
- Occupancy Certificate (for commercial properties)

3. Financial Documents

- Bank Statements (last 6–12 months)
- Income Proof (Salary Slips/ITR for salaried; Audited Financials for self-employed)
- Existing Loan Details (if any)
- Lease Rental Demand Letter (from lessor)

4. Legal & Technical Documents

- Title Deed (if applicable)
- Encumbrance Certificate (EC)
- Property Valuation Report (from bank-approved valuer)
- Approved Building Plan (for commercial properties)

5. Loan Application & Other Forms

- Duly Filled Loan Application Form
- Processing Fee Cheque
- Post-Dated Cheques (PDCs) or ECS/NACH Mandate for EMI Payments

6. Additional Documents (If Applicable)

- Partnership Deed (for firms)
- Memorandum of Association (MOA) & Articles of Association (AOA) for companies
- Board Resolution (for companies)